

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: VERNON BROOKS § Case No.: 05-28471  
VALORIE BROOKS §  
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Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/19/2005.
- 2) This case was confirmed on 08/31/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/12/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/01/2009, 08/24/2009.
- 5) The case was completed on 11/24/2009.
- 6) Number of months from filing to the last payment: 52
- 7) Number of months case was pending: 56
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 16,760.00
- 10) Amount of unsecured claims discharged without payment \$ 20,054.36
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 69,525.10
Less amount refunded to debtor	\$ 74.65
<b>NET RECEIPTS</b>	<b>\$ 69,450.45</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,700.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 4,238.38
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 6,938.38

Attorney fees paid and disclosed by debtor	\$ .00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ATLANTIC MORTGAGE &	SECURED	58,000.00	.00	.00	.00	.00
BANK OF CALUMET	SECURED	11,000.00	9,204.00	9,204.00	9,204.00	.00
FORD MOTOR CREDIT	SECURED	13,300.00	15,687.22	13,300.00	13,300.00	1,393.95
FORD MOTOR CREDIT	UNSECURED	2,710.85	.00	2,387.22	1,636.75	502.14
HSBC MORTGAGE SVCS	SECURED	15,676.15	15,778.40	15,676.15	15,676.15	.00
WESTGATE RESORTS	SECURED	12,000.00	12,293.68	.00	.00	.00
WESTGATE RESORT	OTHER	.00	NA	NA	.00	.00
BANK OF AMERICA NA	UNSECURED	7,982.62	7,908.90	7,908.90	5,421.95	1,704.91
ECAST SETTLEMENT COR	UNSECURED	4,034.46	4,164.25	4,164.25	2,854.80	875.36
DISCOVER FINANCIAL S	UNSECURED	3,811.30	3,361.30	3,361.30	2,304.34	724.79
CHARMING SHOPPES FAS	UNSECURED	707.46	704.93	704.93	483.26	151.97
ECAST SETTLEMENT COR	UNSECURED	2,537.84	2,471.59	2,471.59	1,694.60	520.61
JEFFREY A KAPP DDS	UNSECURED	5,128.50	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	460.18	469.12	469.12	321.64	101.59
LEW MAGRAM LTD	UNSECURED	99.00	NA	NA	.00	.00
MARSHALL FIELDS	UNSECURED	1,885.00	705.05	705.05	483.34	151.99
MARSHALL FIELDS	UNSECURED	1,602.40	1,598.70	1,598.70	1,096.12	344.79
ROUNDUP FUNDING LLC	UNSECURED	274.19	259.41	259.41	177.86	55.58
ECAST SETTLEMENT COR	UNSECURED	376.73	333.26	333.26	229.84	71.15
WORLD FINANCIAL NETW	UNSECURED	214.81	178.82	178.82	122.60	38.90
TARGET NATIONAL BANK	UNSECURED	418.28	418.28	418.28	286.79	90.79
UNION PLUS	UNSECURED	6,877.18	NA	NA	.00	.00
WORLD FINANCIAL NETW	UNSECURED	111.00	108.50	108.50	74.39	23.92

<b><u>Scheduled Creditors:</u></b>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
SHOPPERS CHARGE ACCO	UNSECURED	NA	116.08	116.08	79.59	25.23
FIFTH THIRD BANK	SECURED	NA	22,030.60	.00	.00	.00
HSBC MORTGAGE SVCS	UNSECURED	NA	.00	102.25	70.11	22.27
ZALUTSKY & PINSKI LT	PRIORITY	NA	.00	194.00	194.00	.00
FIFTH THIRD AUTO LEA	OTHER	.00	.00	.00	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	24,880.15	24,880.15	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	13,300.00	13,300.00	1,393.95
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	38,180.15	38,180.15	1,393.95
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	194.00	194.00	.00
<b>TOTAL PRIORITY:</b>	194.00	194.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	25,287.66	17,337.98	5,405.99

**Disbursements:**

Expenses of Administration	\$ 6,938.38
Disbursements to Creditors	\$ 62,512.07

**TOTAL DISBURSEMENTS:** \$ 69,450.45

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/10/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.